

Form 185 – ntc13plnafte

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 15-33990-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Anthony Garofano
30 Berkshire Drive
Howell, NJ 07731-2357

Monica Garofano
30 Berkshire Drive
Howell, NJ 07731-2357

Social Security No.:

xxx-xx-6263

xxx-xx-9118

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on December 16, 2016.

On 07/09/2020 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: August 12, 2020
Time: 10:00 AM
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: July 9, 2020
JAN: mjb

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Anthony Garofano
Monica Garofano
Debtors

Case No. 15-33990-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 185

Page 1 of 3
Total Noticed: 57

Date Rcvd: Jul 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2020.

db/jdb Anthony Garofano, Monica Garofano, 30 Berkshire Drive, Howell, NJ 07731-2357
cr +JPMORGAN CHASE BANK, N.A., c/o Winston & Winston, P.C., 750 Third Avenue, Suite 978, New York, NY 10017-2703
cr +SPECIALIZED LOAN SERVICING LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr +Steward Financial Services, c/o Stark & Stark, 993 Lenox Drive, Lawrenceville, NJ 08648-2316
cr +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515920223 +Bay Ridge Federal Credit, Attn: Collection Dept, 1750 86th Street, Brooklyn, NY 11214-3715
515920225 Central Jersey Emergency Medine, PO Box 2680, New Brunswick, NJ 08903-2680
515920226 Chase, PO Box 901003, Columbus, OH 43224
515920228 +City of New York, PO Box 3600, New York, NY 10008-3600
515920230 +++++DITECH FINANCIAL, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
(address filed with court: Ditech Financial, 332 Minnesota St ste 610, Saint Paul, MN 55101)
515920229 Dermone Dermatology of NJ, PO box 4979, Toms River, NJ 08754-4979
516119926 ECMC, PO Box 16408, St. Paul, MN 55116-0408
515920231 ECMC, PO Box 64909, Saint Paul, MN 55164-0909
515920232 Elbaum, Krost & Elbaum, 501 Iron Bridge Road, Suite 14, Freehold, NJ 07728-5305
515920233 +Empire Recovery Lockbox, PO Box 92221, Cleveland, OH 44193-0003
515920235 +First Source Advantage, 205 Bryant Woods South, Buffalo, NY 14228-3609
515920236 +Gary Broosell DDS, 21 Gilbert Street N, Red Bank, NJ 07701-4950
515920237 Gateway Energy Services, PO Box 180, Tulsa, OK 74101-0180
515920238 +Genpact LLC, PO Box 727, Wilkes Barre, PA 18703-0727
515920240 Icon Pathology, 1050 Wall Street West, Suite 360, Lyndhurst, NJ 07071-3604
515920242 +Jefferson Capital System, Attn: Convergent Outsourcing, PO Box 9004, Renton, WA 98057-9004
515920243 +MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
515920244 +National Loan Recoveries LLC, 2777 Summer Ste #701, Stamford, CT 06905-4310
515920246 +New Century Financial Services, Attn: Pressler & Pressler, 7 Entin Drive, Parsippany, NJ 07054-5020
515920248 +Phelan Hallinan Diamond & Jones, 400 Fellowship Road, Mount Laurel, NJ 08054-3437
517423195 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517423196 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517313487 +Steward Financial Services, 444 East Kings Highway, Maple Shade, NJ 08052-3427
515945568 +Steward Financial Services, Stark & Stark, 993 Lenox Drive, Lawrenceville, NJ 08648-2389
515920254 Transworld Systems, PO Box 15095, Wilmington, DE 19850-5095
515920255 Universal Fidelity LP, PO Box 219785, Houston, TX 77218-9785
515920258 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
(address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Drive, Frederick, MD 21701)
516141560 +WELLS FARGO BANK, N.A., ATTENTION: BANKRUPTCY DEPARTMENT, MAC# D3347-014, 3476 STATEVIEW BLVD., FT. MILL, SC 29715-7203
515920257 Wells Fargo Bank, PO Box 5058, MAC P 6053-021, Portland, OR 97208-5058
516142214 Wells Fargo Bank, N.A., P.O. Box 45038 MAC Z3057012, Jacksonville, FL 322325038
516142618 +Wells Fargo Bank, N.A., PO Box 5058 MAC P6053-021, Portland, OR 97208-5058
515920259 +Xcel Federal Credit Union, 1460 Broad Street, Bloomfield, NJ 07003-3014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 09 2020 23:31:27 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 09 2020 23:31:25 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516014963 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 09 2020 23:38:39 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
515920224 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 09 2020 23:37:18 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
515997059 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 09 2020 23:37:51 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515920227 +E-mail/Text: compliance@chaserec.com Jul 09 2020 23:31:50 Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503
515920234 +E-mail/Text: bknotice@ercbpo.com Jul 09 2020 23:31:29 Enhanced Recovery Corporation, PO Box 57610, Jacksonville, FL 32241-7610
515920241 E-mail/Text: JCAP_BNC_Notices@jcapi.com Jul 09 2020 23:31:34 Jefferson Capital System, 16 McLeland Road, Saint Cloud, MN 56303

District/off: 0312-3

User: admin
Form ID: 185

Page 2 of 3
Total Noticed: 57

Date Rcvd: Jul 09, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

516114145 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 09 2020 23:38:22
JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,
Ft. Worth, TX 76101-2032
516114535 E-mail/Text: bk.notifications@jpmchase.com Jul 09 2020 23:31:18 JPMorgan Chase Bank, N.A.,
National Bankruptcy Department, PO Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
515920245 +E-mail/Text: egssupportservices@alorica.com Jul 09 2020 23:31:32 NCo Financial Systems,
507 Prudential Road, Horsham, PA 19044-2308
515920247 +E-mail/PDF: cbp@onemainfinancial.com Jul 09 2020 23:37:40 OneMain Financial,
1350 Hooper Avenue, Toms River, NJ 08753-2980
516857733 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 09 2020 23:37:24
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
516857734 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 09 2020 23:38:28
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541,
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
515940459 E-mail/PDF: cbp@onemainfinancial.com Jul 09 2020 23:37:10 SPRINGLEAF FINANCIAL SERVICES,
P.O. BOX 3251, EVANSVILLE, IN 47731-3251
515920250 E-mail/PDF: cbp@onemainfinancial.com Jul 09 2020 23:38:15 Springleaf, 601 NW 2nd Street,
Evansville, IN 47708-1013
515920251 +E-mail/Text: jchrist@stewardfs.com Jul 09 2020 23:31:30 Steward Financial Services,
PO Box 39, Maple Shade, NJ 08052-0039
515920252 E-mail/Text: bankruptcy@td.com Jul 09 2020 23:31:28 TD Bank, PO box 84037,
Columbus, GA 31908-4037
515920253 +E-mail/Text: bankruptcyleft@tsico.com Jul 09 2020 23:31:47 Transwold Systems,
507 Prudential Road, Horsham, PA 19044-2308
515920256 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 09 2020 23:30:24
Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515920239 ##+Global Anesthesia Group, 26 Throckmorton lane, Second Floor, Old Bridge, NJ 08857-2579
515920249 ##+Speciality Anesthesia Associates, Attn: Elias Abilheira, Abilheira & Associates,
34 East Main Street, Freehold, NJ 07728-2282

TOTALS: 0, * 0, ## 2

Addresses marked ‘+’ were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked ‘++’ were redirected to the recipient’s preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked ‘+***’ were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked ‘##’ were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor’s attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary’s privacy policies.

Date: Jul 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court’s CM/ECF electronic mail (Email)
system on July 9, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Aleksander Piotr Powietrzynski on behalf of Creditor JPMORGAN CHASE BANK, N.A.
alex@winstonandwinston.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Specialized Loan Servicing, LLC
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
James J. Cerbone on behalf of Joint Debtor Monica Garofano cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com
James J. Cerbone on behalf of Debtor Anthony Garofano cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com

District/off: 0312-3

User: admin
Form ID: 185

Page 3 of 3
Total Noticed: 57

Date Rcvd: Jul 09, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

James Patrick Shay on behalf of Creditor WELLS FARGO BANK, N.A. shay@bbs-law.com,
jpshay@gmail.com
Jennifer D. Gould on behalf of Creditor Steward Financial Services jgould@stark-stark.com,
mdepietro@stark-stark.com
John D. Krohn on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
John L. Laskey on behalf of Creditor Steward Financial Services jlaskey@stark-stark.com,
jgould@stark-stark.com
Michael Frederick Dingerdissen on behalf of Creditor WELLS FARGO BANK, N.A.
nj.bkecf@fedphe.com
Sherri Jennifer Smith on behalf of Creditor SPECIALIZED LOAN SERVICING LLC
nj.bkecf@fedphe.com, nj.bkecf@fedphe.com

TOTAL: 13